

## C L A I M S

The following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled. Current amendments to the claims are expressed in the detailed listing by strikethrough or double-brackets (for deleted matter) or underlining (for added matter).

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1. (Currently Amended) A method comprising:
- establishing an agreement with a customer, the agreement defining a period of time and a default price for a product,
  - wherein the customer is to provide payment of a final price of the product at the end of the period of time, the final price being either the default price or an override price that is received before the end of the period of time;
  - conveying, at the beginning of the period of time, a the product to a the customer before an associated transaction term has been finalized;
  - determining, by a processor, a the final value of the transaction term price for the product,  
wherein the final price is determined to be either the default price or an override price that is received before the end of the period of time; and
  - completing, at the end of the period of time, a sale of the product using the final value of the transaction term price as a term of the sale by charging the final price to the customer.
2. (Currently Amended) The method of claim 1, ~~wherein the transaction term comprises a price term, and wherein determining the final value of the price term comprises:~~
- receiving a first override price;
  - comparing the first override price with a ~~the~~ default price; and
  - setting, based upon the comparison of the first override price with the default price, the final ~~value of the price term to be~~ the first override price.
3. (Original) The method of claim 2, wherein said receiving a first override price comprises receiving the first override price from the customer.

4. (Original) The method of claim 2, wherein said receiving the first override price comprises receiving the first override price within a ~~predefined time~~ the period of time.

5. (Original) The method of claim 2, wherein said receiving the first override price comprises receiving the first override price which is less than the default price.

6. (Cancelled)

7. (Cancelled)

8. (Cancelled)

9. (Cancelled)

10. (Cancelled)

11. (Cancelled)

12. (Currently Amended) A method comprising:

establishing an agreement with a customer, the agreement defining a period of time and a default price for a product,

wherein the customer is to provide payment of a final sale price of the product at the end of the period of time, the final sale price being either the default price or an override price that is received before the end of the period of time;

conveying, at the beginning of the period of time, a the product to a the customer before a the final sale price is determined;

if a first override price is received for the product, setting, by a processor, the final sale price to the first override price; and

if a first override price is not received for the product, setting, by the processor, the final sale price to a default price;

charging, at the end of the period of time, the customer for the final sale price.

13. (Currently Amended) The method of claim 12, wherein charging comprises further comprising billing the customer the final sale price.

14. (Currently Amended) The method of claim 12, wherein receiving a first override price comprises receiving a first override price within ~~a predefined time~~ the period of time.

15. (Original) The method of claim 12, wherein receiving a first override price comprises receiving a first override price less than the default price.

16. (Original) The method of claim 12, further comprising receiving customer information including a customer identifier.

17. (Original) The method of claim 12, wherein receiving the first override price comprises receiving a first override confirmed price, comprising:

receiving the first override price from the customer;

confirming the customer; and

confirming the first override price.

18. (Original) The method of claim 17, wherein confirming the customer comprises:

receiving the customer identifier; and

comparing the received customer identifier with a stored customer identifier.

19. (Original) The method of claim 18, wherein confirming the first override price comprises:

retrieving, from a database, prices previously confirmed for the product; and

comparing the first override price with at least one of the previously confirmed prices.

20. (Original) The method of claim 17, further comprising receiving competing product provider contact information associated with the first override price.

21. (Original) The method of claim 18, wherein confirming the first override price comprises contacting the competing product provider to verify the first override price.

22. (Original) The method of claim 17, wherein:

receiving the first override price from the customer comprises

receiving the first override price and a competing product provider's Uniform Resource Locator (URL) address;

confirming the customer comprises

receiving a customer identifier, and

comparing the received customer identifier with a stored customer identifier; and

confirming the first override price comprises:

accessing a Web site using the received URL address, and

locating the first override price within the Web site.

23. (Original) The method of claim 16, wherein receiving the first override price from the customer comprises receiving an advertisement listing a competing product provider's sale price.

24. (Original) The method of claim 12, wherein receiving a first override price comprises receiving a first override price which is greater than or equal to a predefined minimum price.

25. (Original) The method of claim 16, wherein customer information further comprises payment information for identifying a payment account, the method further comprising placing a hold on funds within the payment account, the amount of which is based upon the default price.

26. (Currently Amended) A method comprising:

establishing an agreement with a customer, the agreement defining a period of time and a default price for a product,

wherein the customer is to provide payment of a final sale price of the product at the end of the period of time, the final sale price being either the default price or an override price that is received before the end of the period of time;

authorizing conveyance of a product to a customer at the beginning of the period of time and before a final sale price is determined;

if a first override price is received for the product, setting, by a processor, the final sale price to the first override price; and

if a first override price is not received for the product, setting, by the processor, the final sale price to a default price; and

charging, at the end of the period of time, the final sale price to the customer.

27. (Original) The method of claim 26, wherein setting the final sale price comprises:

receiving a first override price;

comparing the first override price to a default price, wherein the first override price is less than the default price; and

setting the final sale price to the first override price.

28. (Cancelled)

29. (Original) The method of claim 26, wherein authorizing comprises affixing a product marker to the product.

30. (Cancelled)

31. (Currently Amended) A method comprising:

~~establishing an agreement with a customer, the agreement defining a period of time and a default price for a product,~~

~~wherein the customer is to provide payment of a final sale price of the product at the end of the period of time, the final sale price being either the default price or an override price that is received before the end of the period of time;~~

~~arranging a purchase transaction comprising an non-final sale price term, wherein the sale price term comprises a default price;~~

~~conveying, at the beginning of the period of time, a the product to a the customer;~~

~~receiving a first override price for the product;~~

~~replacing, by a processor, the default price with the first override price;~~

~~receiving a second override price for the product;~~

~~replacing, by the processor, the first override price with the second override price; and~~

~~completing, at the end of the period of time, the purchase transaction a sale of the product using the second override price as the sale final price term by charging the customer for the final price.~~

32. (Original) The method of claim 31, wherein replacing the default price comprises:

comparing the default price with the first override price, wherein the first override price is less than the default price; and

setting the price of the product to the first override price.

33. (Original) The method of claim 32, wherein replacing the first override price comprises:

comparing the first override price with the second override price, wherein the second override price is less than the first override price; and

setting the price of the product to the second override price.

34. (Currently Amended) A method comprising:

~~entering into an agreement to purchase a product, the agreement defining a period of time and a default price for the product,~~

~~wherein payment of a final price of the product is not due until the end of the period of time, the final price being either the default price or an override price that is received before the end of the period of time;~~

~~initiating a purchase transaction comprising a transaction term having a default value; acquiring, at the beginning of the period of time, a the product subject to the default value;~~

~~communicating, via a computing device, to a seller a first override value price for the transaction term; and~~

~~completing, at the end of the period of time, the purchase of the product transaction using the first override price by providing payment of the first override price as the final price for the product value for the transaction term.~~

35. (Currently Amended) The method of claim 34, wherein ~~the transaction term comprises a sale price term; the default value price comprises a seller-defined sale price and the first override value price comprises a sale price less than the seller-defined sale price.~~

36. (Cancelled)

37. (Cancelled)

38. (Previously Presented) A computer-readable medium that stores computer-readable instructions configured to direct a processor to perform the method of claim 1.

39. (Previously Presented) A computer-readable medium that stores computer-readable instructions configured to direct a processor to perform the method of claim 12.

40. (Previously Presented) A computer-readable medium that stores computer-readable instructions configured to direct a processor to perform the method of claim 26.

41. (Previously Presented) A computer-readable medium that stores computer-readable instructions configured to direct a processor to perform the method of claim 31.

42. (Previously Presented) A computer-readable medium that stores computer-readable instructions configured to direct a processor to perform the method of claim 34.

43. (Withdrawn) A system configured to authorize conveyance of a product to a purchaser before a transaction term of the sale is made final, the system comprising:

a point of sale terminal having an input device configured to accept product information;  
and

a central server coupled to the point of sale terminal, comprising:

a data storage device configured to store a default value for the transaction term corresponding to the product;

a network interface configured to receive, after product conveyance, a final value corresponding to the transaction term of the product; and

a processor coupled to the data storage device and the network interface, the processor configured to retrieve and replace the default value with the final value.

44. (Withdrawn) The system of claim 43, wherein the point of sale terminal comprises:

a terminal processor coupled to the central server and configured to control the operation of the point of sale terminal;

a credit authorization terminal coupled to the terminal processor and configured to receive payment information;

a bar code scanner coupled to the terminal processor and configured to receive product information; and

a receipt terminal coupled to the terminal processor and configured to output an authorization record indicating the purchase transaction has been authorized.



45. (Withdrawn) The system of claim 43, further comprising a customer-operated kiosk, comprising:

a terminal processor coupled to the central server and configured to control the operation of the point of sale terminal;

a credit authorization terminal coupled to the terminal processor and configured to receive payment information;

a bar code scanner coupled to the terminal processor and configured to receive product information; and

a deactivation unit coupled to the terminal processor, wherein the product comprises an egress control device for alerting the seller of the product's unauthorized removal from the seller's facility, and wherein the deactivation unit deactivates the product's egress control device upon authorization of the purchase transaction.

46. (Withdrawn) The system of claim 43, wherein the central server further comprises:

a system clock coupled to the central processor and configured to determine the expiration of an offer period associated with the purchase transaction;

a monitor coupled to the central processor and configured to display present and previous purchase transactions; and

a keyboard coupled to the central processor and configured to input transaction terms and transaction term values.

47. (Withdrawn) The system of claim 43, wherein the data storage device stores a registration database configured to store registration records relating to purchase transactions.

48. (Withdrawn) The system of claim 43, wherein the data storage device stores a product database configured to store product records.

49. (Withdrawn) The system of claim 43, wherein the data storage device stores a customer database configured to store customer records.

50. (Withdrawn) A system configured to authorize conveyance of a product to a purchaser before a transaction term of the sale is made final, the system comprising:

point of sale input means for accepting product information; and

central computing means coupled to the point of sale input means, comprising:

data storage means for storing a default value for the transaction term

corresponding to the product;

network interface means for receiving, after product conveyance, a final value corresponding to the transaction term of the product; and

central processor means coupled to the data storage means and the network interface means, for retrieving and replacing the default value with the final value.

51. (Withdrawn) The system of claim 50, wherein the point of sale input means comprises:

terminal processor means coupled to the central computing means for controlling the operation of the point of sale input means;

account authorization means coupled to the terminal processor means for receiving payment information;

product identification means coupled to the terminal processor means for receiving product information; and

authorization means coupled to the terminal processor means for outputting an authorization record indicating the purchase transaction has been authorized.

52. (Withdrawn) The system of claim 50, further comprising a customer operation kiosk, comprising:

kiosk processor means coupled to the central computing means for controlling the operation of the kiosk;

account authorization means coupled to the kiosk processor means for receiving payment information;

product identification means coupled to the kiosk processor means for receiving product information; and

deactivation means coupled to the kiosk processor means, wherein the product comprises an egress control device for alerting the seller of the product's unauthorized removal from the seller's facility, and wherein the deactivation means deactivates the product's egress control device upon authorization of the purchase transaction.

53. (Currently Amended) A method, comprising:

receiving transaction information related to a customer who takes possession of a product from a seller before a final price for the product has been finalized ~~determined~~, the customer ~~taking possession of the product subject to an agreement~~,

wherein the agreement defines a period of time and a default price for the product,  
and

wherein the agreement defines that the customer is to provide payment of the final price of the product at the end of the period of time, the final price being either the default price or an override price that is received before the end of the period of time;

determining, ~~by a processor~~, a final price for the product; and  
charging, ~~at the end of the period of time~~, an account associated with the customer an amount based on the final price.

54. (Original) The method of claim 53, wherein said receiving, determining and charging are performed by a credit card issuer.

55. (Currently Amended) The method of claim 54, wherein said determining comprises:

receiving a first override price;  
comparing the first override price with a ~~the~~ default price; and  
setting, based upon the comparison of the first override price with the default price, the final price to the first override price.

56. (Original) The method of claim 55, wherein said receiving the first override price comprises receiving the first override price from the customer.